

Exhibit “A”

Automobile Retail Installment Sales Contract

I, the Buyer (referred to as 'I' in this Contract), agree to buy, subject to the terms of this Contract, and the Seller (referred to as 'you' or 'your' in this Contract) agrees to sell the Vehicle described below and all accessory parts and equipment attached to or used in connection with the Vehicle (hereinafter called the 'Vehicle') or Finance to me. I promise to pay for this Vehicle according to the terms below, and I grant you a security interest in the Vehicle to secure the payment of all amounts due to you under this Contract. Words, numbers or phrases preceded by a ☐ are only applicable if the ☐ is marked.

VEHICLE DESCRIPTION				
New or Used	Year	Make or Trade Name	Model	Serial Number
USED	2010	GMC	ACADIA	1GKLVMEDXAJ179228

TRUTH IN LENDING DISCLOSURE				
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I will have paid after I have made all payments as scheduled.	The total cost of my purchase on credit, including my downpayment of \$ 100.00
2.490 %	\$ 1,940.59	\$25,011.89	\$26,952.48	\$27,052.48

My PAYMENT SCHEDULE will be:				
Number of payments	Amount of payment	When payments are due		
72	\$ 374.34	First Payment Due Date	All other payments will be due on <input type="checkbox"/> the same day of each following month. <input type="checkbox"/>	
	\$ N/A	02/25/16		

SECURITY -- I am giving a security interest in the Vehicle being purchased.				

Simple Interest Rate	PREPAYMENT -- If I pay off early, I may have to pay a minimum finance charge.	LATE CHARGE -- If a scheduled payment is more than 10 days late, I will be charged a late charge equal to the greater of \$15.00 or 5% of the late payment.	See additional contract terms below and on the reverse side for further information about nonpayment, default, the right to accelerate the maturity of the obligation, and prepayment rebates and penalties.	
2.490 %				

INSUFFICIENT FUNDS -- I agree and acknowledge that any payments that are returned for insufficient funds, or are dishonored otherwise, may be subject to a processing fee of \$ N/A

INSURANCE -- Credit Life, Credit Disability, Guaranteed Asset Protection (GAP) Insurance, and GAP Waivers are not required to obtain credit and will not be provided unless I/we agree to pay the premiums by signing or initialing below. With respect to Credit Life, Disability, and Guaranteed Asset Protection Insurance, this is only a request and application for insurance and the coverage may be denied. If it is denied, the requesting party(ies) will be notified. The amount of coverage will be shown in the Insurance policy and/or certificate. The term of any requested coverage is shown below at your option unless required by law.

Type	Premium Dollar Amount	Term	I/We DO NOT want credit insurance	X 56	X DG
Credit Life	N/A	I/We want Credit Life Insurance:	X		X
Credit Disability	N/A	I/We want Credit Disability Insurance:	X		X
GAP Insurance	N/A	I/We want GAP Insurance:	X		X
GAP Waiver (See Addendum)	695.00	I/We want a GAP Waiver:	X 56		X DG

ITEMIZATION OF AMOUNT FINANCED

1. Cash Price of Installment Sale Transaction		3. Unpaid Cash Price Balance [1 minus 2] \$ <u>24,269.89</u>	
a. Taxable Costs, Fees, and Charges <u>18,658.00</u>		4. Insurance Premiums Paid to Others on My Behalf <u>N/A</u>	
(i) Motor Vehicle Cash Price..... \$ <u>210.00</u>		a. Credit Life \$ <u>N/A</u>	
(ii) Document Preparation Fee..... \$ <u>N/A</u>		b. Credit Disability \$ <u>N/A</u>	
(iii) Accessories/Installation..... \$ <u>N/A</u>		c. Liability Insurance \$ <u>N/A</u>	
Total Taxable Costs, Fees and Charges [a(i) + a(ii) + a(iii)] \$ <u>18,868.00</u>		d. <u>N/A</u> \$ <u>N/A</u>	
b. Michigan Sales Tax \$ <u>983.52</u>		Total Insurance Premiums Paid to Others	
c. Non-Taxable Amount of Cash Price Items		[4a + 4b + 4c + 4d] \$ <u>N/A</u>	
(i) Extended Warranty/Service Contract* \$ <u>1,800.00</u>		5. Guaranteed Asset Protection Waiver \$ <u>695.00</u>	
(ii) Negative Equity Value of Trade - In (from line 2b(iii)B) .. \$ <u>2,718.37</u>		6. Additional Amounts Paid to Others on My Behalf <u>24.00</u>	
Total Nontaxable Cash Price Items [c(i) + c(ii)] \$ <u>4,518.37</u>		a. Filing Fees \$ <u>15.00</u>	
Total Cash Price of Installment Sale Transaction [a + b + c] \$ <u>24,369.89</u>		b. Titling Fees \$ <u>8.00</u>	
2. Down Payment		c. Registration Fee \$ <u>N/A</u>	
a. Cash Down Payment \$ <u>100.00</u>		d. License Plate Fee \$ <u>N/A</u>	
b. Trade-In (describe Trade-In and Lien Holder, if applicable)		e. \$ <u>N/A</u>	
<u>2006 CHEVROLET TRUCK TWELLS FARGO AUTO FINANCE</u>		Total Of Additional Amounts Paid To Others	
(i) Gross Value of Trade-In \$ <u>2,500.00</u>		<u>47.00</u>	
(ii) Amount Owed on Trade-In (paid to Lien Holder) \$ <u>5,218.37</u>		[6a + 6b + 6c + 6d + 6e] \$ <u>25,011.89</u>	
(iii) Net Equity Value of Trade-In (enter one only)		7. Principal Amount Financed [Total of 3, 4, 5, and 6] ... \$ <u>1,940.59</u>	
A. IF 2b(i) minus 2b(ii) is greater than or		8. FINANCE CHARGE \$ <u>26,952.48</u>	
equal to \$0.00 enter Net Trade-In \$ <u>0.00</u>		9. Time Balance [Total of 7 and 8] \$ <u>26,952.48</u>	
B. IF 2b(i) minus 2b(ii) is less than \$0.00,		* I understand that you may be retaining a portion of this amount.	
enter Negative Equity Value of Trade-In \$ <u>2,718.37</u>			
Total Down Payment [2a + 2b(iii)A] \$ <u>100.00</u>			

OTHER INSURANCE -- I/We wish to purchase, and agree to pay for the insurance indicated below. I understand I may purchase such insurance through a carrier, broker, or agent of my choice. By my initials at the right, I signify my request that the Seller obtain this insurance for me/us.					Buyer requests Seller to obtain Insurance: (Initial Here):	
Name of Liability Insurance Company			Effective Date		Expiration Date	

Name of Liability Insurance Company					Effective Date		Expiration Date	
<input type="checkbox"/> Fire and Theft	<input type="checkbox"/> Collision	Ded. Amount \$ N/A	<input type="checkbox"/> Property Damage	Limit \$ N/A	<input type="checkbox"/> Personal Injury	Amount and \$ N/A	Limit \$ N/A	Premium \$ N/A
Type	Ded. Amount \$	Limit \$ N/A	Premium \$ N/A	Type	Ded. Amount \$ N/A	Limit \$ N/A	Premium \$ N/A	Total Liability Premiums \$ N/A

WARNING: The insurance afforded hereunder does not cover liability for injury to persons or damage to property of others unless so indicated hereon.

(You refers to the Buyer in the following notice.)

2. Down Payment

a. Cash Down Payment \$ 100.00

b. Trade-In (describe Trade-In and Lien Holder, if applicable)
2006 CHEVROLET TRUCK TWELLS FARGO AUTO FINANCE

(i) Gross Value of Trade-In \$ 2,500.00

(ii) Amount Owed on Trade-In (paid to Lien Holder) \$ 5,218.37

(iii) Net Equity Value of Trade-In (enter one only)

A. IF 2b(i) minus 2b(ii) is greater than or equal to \$0.00 enter Net Trade-In \$ 0.00

B. IF 2b(i) minus 2b(ii) is less than \$0.00, enter Negative Equity Value of Trade-In \$ 2,718.37

Total Down Payment [2a + 2b(iii)A] \$ 100.00

4. Insurance Premiums Paid to Others on My Behalf

a. Credit Life \$ N/A

b. Credit Disability \$ N/A

c. Liability Insurance \$ N/A

d. \$ N/A

Total Insurance Premiums Paid to Others [4a + 4b + 4c + 4d] \$ N/A

5. Guaranteed Asset Protection Waiver \$ 695.00

6. Additional Amounts Paid to Others on My Behalf

a. Filing Fees \$ 15.00

b. Titling Fees \$ 8.00

c. Registration Fee \$ N/A

d. License Plate Fee \$ N/A

e. \$ N/A

Total Of Additional Amounts Paid To Others [6a + 6b + 6c + 6d + 6e] \$ 47.00

7. Principal Amount Financed [Total of 3, 4, 5, and 6] ... \$ 25,011.89

8. FINANCE CHARGE \$ 1,940.59

9. Time Balance [Total of 7 and 8] \$ 26,952.48

* I understand that you may be retaining a portion of this amount.

OTHER INSURANCE -- I/we wish to purchase, and agree to pay for the insurance indicated below. I understand I may purchase such insurance through a carrier, broker, or agent of my choice. By my initials at the right, I signify my request that the Seller obtain this insurance for me/us.

Buyer requests Seller to obtain Insurance: (Initial Here):

Name of Liability Insurance Company

Effective Date

Expiration Date


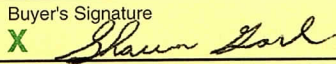
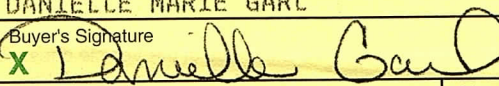
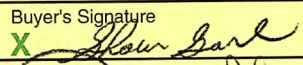
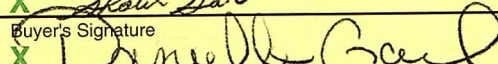
<input type="checkbox"/> Fire and Theft	<input type="checkbox"/> Collision	Ded. Amount \$ <u>N/A</u>	<input type="checkbox"/> Property Damage	Limit \$ <u>N/A</u>	<input type="checkbox"/> Personal Injury	Amount \$ <u>N/A</u>	and	Limit \$ <u>N/A</u>	Premium \$ <u>N/A</u>
Type	Ded. Amount \$	Limit \$ <u>N/A</u>	Premium \$ <u>N/A</u>	Type	Ded. Amount \$ <u>N/A</u>	Limit \$ <u>N/A</u>	Premium \$ <u>N/A</u>	Total Liability Premiums \$ <u>N/A</u>	

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(You refers to the Buyer in the following notice.)

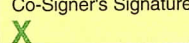
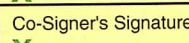
NOTICE TO BUYER: DO NOT SIGN THIS CONTRACT IN BLANK. YOU ARE ENTITLED TO 1 TRUE COPY OF THE CONTRACT YOU SIGN WITHOUT CHARGE. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.

SIGNATURE -- There are terms and conditions on the reverse side. I agree to them by my signature below. I have signed this Contract on the date shown below and I acknowledge that I have read it, that I understand it, and that I have received a completely filled-in copy of it.

Seller's Name (Creditor) GENESEE VALLEY AUTO MALL		Date 01/26/16	
By 		Buyer's Name SHAWN DAVID GARL	
Its		Buyer's Signature 	
Street Address 4350 Lennon Rd	City Flint	Buyer's Name DANIELLE MARIE GARL	
County	State MI	Buyer's Signature 	
The above named Seller does assign this Contract, and the right to receive future payments under this Contract, according to the terms and provisions contained on the reverse side under "Seller Warranty and Assignment", to which provisions Seller signifies its assent by signing above. TO:		Street Address 10250 LAKE RD	
FINANCIAL PLUS CREDIT UNION G-3381 VAN SLYKE RD. FLINT, MI 48507		City Flint	
ASSIGNEE		County GENESEE	
		State MI	
Buyer acknowledges receipt of a completed copy of this Contract and all disclosures hereon:			
Buyer's Signature 		Date 01/26/16	
Buyer's Signature 		Date 01/26/16	

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

CO-SIGNER -- I understand that I have full liability and responsibility to pay this Contract. You don't have to make any demands on any other person signing this Contract or take steps to repossess any collateral before you ask me to pay. I have read and understand this whole Contract.

Co-Signer's Signature 	Date
Co-Signer's Signature 	Date